



United States Department of Agriculture

Rural Development

Annual Report – Fiscal Year 2000

\$59,500,000 Delivered To Rural Nebraska

--Helping to Build Sustainable Communities

- 730 new homeowners in Nebraska through USDA Rural Development funding of over \$37,600,000.
- Over 11,000 rural households provided safe and sanitary water & wastewater disposal with USDA Rural Development funding in excess of \$9,500,000.
- Approximately 171,000 rural Nebraskans impacted through USDA Rural Development funding of nearly \$5,500,000 for new medical facilities, child care centers, group homes, and more.
- 178 jobs impacted in rural Nebraska by over \$3,000,000 in USDA Rural Development Business & Industry loan funds.
- 8-unit farm labor housing complex to be built in Alliance for migrant workers and the homeless. Financial assistance of close to \$840,000 provided by USDA Rural Development.
- 14 counties in northeast Nebraska to receive assistance for small businesses and industries through \$750,000 USDA Rural Development revolving loan fund.
- 97 eligible rural Nebraska homeowners assisted with essential home repairs through USDA Rural Development dollars totaling close to \$480,000.
- 8 rural rental housing complexes received needed updates through approximately \$469,000 in USDA Rural Development funds.
- 12 counties received improved health care via \$349,700 in USDA Rural Development telemedicine grant funds.
- Over 1,200 students and more than 25,000 rural residents benefited through USDA Rural Development distance learning grant funds of \$277,605.
- 7 homes to receive repairs through USDA Rural Development Housing Preservation Grant funds of \$40,000.
- More than 20 cooperatives/value-added groups assisted through various stages of development.



Dear Friends of Rural Development,

It was another successful year for USDA Rural Development in Nebraska. We delivered close to \$59,500,000 to rural Nebraska; which afforded funding to rural residents, businesses and communities, for housing, business development, water and waste projects and community facilities.

The Fiscal Year 2000 Annual Report provides a brief overview of our program accomplishments for the fiscal year. We take pride in being able to assist rural Nebraska with the funding needed to build stronger and sustainable rural communities. High priority continues to be placed on leveraging of dollars, partnering, and the sharing of resources. These financial tools have enabled Rural Development to serve a greater number of rural Nebraskans.

USDA Rural Development focuses on providing rural communities with the tools and resources needed to remain viable and competitive. This typically includes providing quality housing, expanding and creating businesses, furnishing communities with safe and sanitary drinking water and infrastructure development including libraries, day care centers, hospitals and other facilities.

USDA Rural Development continues to be actively involved with the Partnership for Rural Nebraska (PRN). The PRN brings together tools and resources of federal, state, and local partners for the benefit of rural Nebraska.

I extend a thank you to our many partners and the staff of Nebraska USDA Rural Development for assisting in making 2000 a year of success for Rural Development and rural Nebraska.

Sincerely,


Jim Otto
State Director

USDA RURAL DEVELOPMENT

VISION STATEMENT: "PARTNERS IN HELPING THE PEOPLE OF RURAL AMERICA DEVELOP SUSTAINABLE COMMUNITIES."

MISSION STATEMENT: "ENHANCE THE ABILITY OF RURAL COMMUNITIES TO DEVELOP, TO GROW, AND TO IMPROVE THEIR QUALITY OF LIFE BY TARGETING FINANCIAL AND TECHNICAL RESOURCES IN AREAS OF GREATEST NEED THROUGH ACTIVITIES OF GREATEST POTENTIAL."

-Rural Housing Programs-

Single Family Housing

➤Direct Rural Housing Program

Funding from USDA Rural Development totaling over \$8.9 million assisted 167 rural Nebraska households to obtain homeownership in Fiscal Year 2000.

Twenty-four outside financial sources contributed close to \$1.4 million, which was leveraged with the USDA monies. This leveraging allowed for a greater impact on homeownership in Nebraska.

➤Guaranteed Rural Housing Program

Through the Guaranteed Rural Housing (GRH) Program, over \$28.7 million in USDA Rural Development assistance was provided in Fiscal Year 2000 to 563 rural Nebraska households. Over 50 percent of the Guaranteed Rural Housing funding was used in conjunction with Nebraska's Single Family Housing tax-exempt bond program, which is administered by the Nebraska Investment Finance Authority. Nebraska has 119 approved lenders for the GRH Program at the present time. Listed below are the top 5 approved lenders who participated in the GRH Program in Fiscal Year 2000:

<u>Lender</u>	<u>Total Loans</u>	<u>Total Funding</u>
①Platte Valley National Bank Scottsbluff, NE	51	\$2,469,377
②First National Bank Columbus, NE	47	\$2,457,050
③Cozad State Bank Cozad, NE	47	\$2,383,627
④Major Mortgage Columbus, NE	40	\$2,130,996
⑤Cornerstone Bank York, NE	34	\$1,637,444

➤Direct Rural Housing Repair Loan and Grant Program

Fiscal Year 2000 ended with approximately \$480,000 in USDA Rural Development loan and grant funds being delivered to 97 rural Nebraska homeowners. The funds were utilized for needed home repairs.

First National Bank of Omaha and USDA Rural Development-Nebraska entered into a grant agreement in Fiscal Year 2000. Through this agreement, the bank contributed \$5,000 in grant funds to be leveraged with funds from USDA Rural Development's Section 504 Loan and Grant Program. The bank's financial assistance increased the number of rural Nebraska homeowners in Southeast Nebraska that would be able to make necessary home repairs. At the close of Fiscal Year 2000, 3 homeowners had received a total of \$1,500 in bank grant funds, accompanied by USDA funds totaling \$28,500. The term of the grant commitment extends until June 1, 2001 at which time it is anticipated a total of 10 homeowners will have been assisted.

Multi-Family Housing

➤Rural Rental Housing Program

Shown below are two non-profit organizations that obtained equity loans from USDA Rural Development to assist in the purchase of rental housing complexes. These loans, in conjunction with the non-profits assuming the previous owners remaining mortgage balance, enabled the complexes to continue to provide housing for eligible tenants.

<u>Owner</u>	<u>Complex/Location</u>	<u>Equity Loan Amount</u>
①Doniphan Economic Development Corp.	Doniphan Apts. Doniphan, NE	\$152,500
②Central City Housing Authority	Bader Apts. Central City, NE	\$111,470

USDA Rural Development financing of approximately \$469,000 in subsequent loans combined with over \$44,000 in leveraged dollars afforded the following 8 existing complexes to update their facilities.

<u>Complex/Location</u>	<u>Type of Assistance</u>	<u>Loan Amount</u>
①Koch Apartments Wahoo, NE	Subloan/Repairs	\$ 97,740
②Wahls, Inc. Loomis, NE	Subloan/Repairs	\$ 69,000
③Jones Property LLC Columbus, NE	Subloan/Repairs	\$ 25,000
④Norfolk Properties Norfolk, NE	Subloan/Repairs	\$ 39,680
⑤Sandhills Partnership Neligh, NE	Subloan/Repairs	\$ 14,520
⑥Sandhills Partnership O'Neill, NE	Subloan/Repairs	\$ 11,150
⑦Verdigre Dev. Corp. Verdigre, NE	Subloan/Repairs	\$ 31,500
⑧Alma Housing Auth. Alma, NE	Subloan/Repairs	\$180,000

➤Housing Preservation Grant Program

Panhandle Community Services of Gering received \$40,000 in USDA Rural Development Housing Preservation Grant funds in Fiscal Year 2000.

These funds will be used to assist in repairing 7 homes in Morrill and Scottsbluff counties.

Through this funding, homes will be brought to a standard that provides for safe and sanitary living conditions, conducive for an acceptable quality of living.

➤Farm Labor Housing Program

USDA Rural Development provided Panhandle Community Services of Gering with close to \$840,000 in Farm Labor Housing loan and grant funds in Fiscal Year 2000. These funds will be used to construct an eight unit-housing complex in Alliance for migrant workers and the homeless population.

-Business and Community Programs-

Rural Housing Service

➤ **Community Facilities Program**

Fiscal Year 2000 closed with the Community Facility Program reflecting: direct loans of close to \$3.8 million, guaranteed loans of \$1.6 million and \$107,000 in grants being administered by Nebraska USDA Rural Development. Total rural Nebraskans assisted by these USDA dollars were close to 171,000. Leveraged funds of 27.4 percent from financial partners were utilized, affording the 72.6 percent of USDA monies to be maximized. Following are the 9 Community Facility projects funded in Fiscal Year 2000, 7 of which were leveraged:

<u>Applicant</u>	<u>Project</u>	<u>Assistance</u>
--Village of Cook Cook, NE	Emergency warning system	\$ 7,000(GR)
--Central Nebraska Community Services Inc. Loup City, NE	New facility	\$ 200,000(D)
--Pawnee County Memorial Hospital Pawnee City, NE	New medical clinic/ hospital renovations	\$ 882,000(D) \$ 100,000(GR)
--Brown County Agricultural Society Inc. Johnstown, NE	Community center improvements	\$ 43,000(D)
--Memorial Community Hospital Corporation Blair, NE	New medical clinic	\$1,000,000(D) \$1,000,000(G)
--Platte-Collfax County District Health Dept. Columbus, NE	Purchase building/ repairs	\$ 168,000(D)
--Merrick County Child Care, Inc. Central City, NE	Child care center	\$ 676,000(D)
--The Arc Southeast, Inc. Auburn, NE	New group home	\$ 209,000(D)
--Pender Community Health Care Foundation, Inc. Pender, NE	Physician clinic addition/renovations	\$ 600,000(D) \$ 600,000(G)

D=Direct Loan G=Guaranteed Loan GR=Grant

Rural Utilities Service

➤ **Telecommunications Program**

Since 1954, the Rural Utilities Service has distributed \$207.9 million in loan funds to 38 borrowers (7 of which have paid-in-full) through the Telecommunications Program. The dollars loaned to existing borrowers provide service to over 98,331 rural subscribers. The Telecommunications Program funding creates public-private partnerships to finance construction of the telecommunications infrastructure in rural America. Rural Utilities Service is a vital source of financing and technical assistance for rural telecommunication systems.

➤ **Distance Learning & Telemedicine Program**

The Distance Learning & Telemedicine Program provided grant funding to 2 Nebraska recipients.

1) North Platte Nebraska Hospital Corporation, c/o Great Plains Regional Medical Center (GPRMC), of North Platte received \$349,700 in telemedicine funds. Proposed use of these monies is to develop a wide area network pictorial archiving communication system for the transmission, interpretation, storage

and availability of CT, MRI, Nuclear and Ultrasound imaging modalities. Radiologists will be able to manipulate images and interact with physicians in rural, isolated communities. This project will serve 11 counties in Nebraska and 1 county in Kansas via 16 hospitals.

2) The Edgerton Explorit Center, c/o Edgerton Education Foundation, from Aurora was provided \$277,605 in distance learning funds. The funds will be used to acquire equipment, software and instructional programming needed to create a distance learning hub. This hub can produce and deliver science, math and technology programming via distance learning to rural schools of Nebraska. Four counties in Nebraska will be served through this funding, impacting 1,228 students and over 25,000 rural residents.

➤ **Water and Wastewater Program**

Nebraska USDA Rural Development provided in Fiscal Year 2000, Water and Wastewater loan funds of over \$5.6 million and grant funds in excess of \$3.9 million. Fifteen rural communities or over 11,000 households obtained safe, clean drinking water and sanitary sewer services through this funding.

Leveraging of federal, state and local dollars enabled USDA Rural Development to assist more rural communities. Fiscal Year 2000 year-end totals reflected the Rural Utilities Service providing 81.8 percent of the total funding with 18.2 percent contributed by financial partners. Shown below are Water & Wastewater projects funded in Fiscal Year 2000, 10 of which were leveraged:

<u>Project</u>	<u>Loan Funds</u>	<u>Grant Funds</u>
City of Cambridge (W)	\$1,647,000	\$502,000
City of Sargent (WW)	\$ 140,000	\$385,000
Village of Deshler (W)	\$ 900,000	
Village of Raymond (W)	\$ 205,000	\$204,000
Village of Fairmont (WW)		\$321,400
Village of Bee (WW)	\$ 182,000	
Village of Salem (W)		\$ 27,000
Village of Avoca (WW)	\$ 105,000	\$ 50,000
North Platte NRD (W)		\$122,300
Village of Winside (W)	\$ 419,600	\$361,400
Village of Coleridge (W)	\$ 545,500	\$445,500
Village of Naper (W)	\$ 69,000	\$174,000
Village of Stamford (W)	\$ 191,000	\$604,000
Village of Big Springs (WW)	\$ 90,000	\$ 33,000
Village of Wood Lake (W)	\$ 21,000	\$159,000
Village of Malmo (W)		\$ 10,000
Village of Memphis (WW)	\$ 29,000	\$ 28,300
Winnebago Tribe of NE (WW)		\$296,000
City of Newman Grove (W)	\$1,069,000	\$188,000

W=Water project WW=Wastewater Project

Two Solid Waste Management grants were awarded in Nebraska in Fiscal Year 2000. The West Central Nebraska Development District, Inc. (WCNDD) of Ogallala received \$67,000 to provide training and technical assistance on solid waste stream reduction and recycling to municipal employees, managers, and governing board members in the district. The Solid Waste Agency of Northwest Nebraska (SWANN) in Chadron received \$86,074 to conduct an Enviro-kids summer waste reduction program, composting workshops, and recycling programs for businesses in the target area.

➤ **Electric Program**

Two Electric loans were approved in Fiscal Year 2000 in Nebraska. Polk County Rural Public Power District of Stromsburg received \$1.8 million along with Burt County Public Power District of Tekamah receiving over \$2.9 million. The loan funds will finance the construction of facilities for the distribution of electric power in rural areas.

Rural Business-Cooperative Service

➤ **Business & Industry Loan Program**

Fiscal Year 2000 ended with USDA Rural Development in Nebraska assisting with \$500,000 in Business & Industry direct loan funding and over \$2.5 million in Business & Industry loan guarantees. Four businesses benefited from the USDA monies; which impacted 178 jobs. Funds were used for restructuring and the purchase of two existing businesses.

➤ **Rural Business Enterprise Grant Program**

The University of Nebraska at Lincoln Food Processing Center was awarded \$130,400 in Rural Business Enterprise Grant funds from USDA Rural Development in Fiscal Year 2000. The Center will utilize the funds to provide technical assistance to food processors and food companies in rural Nebraska by: researching and identifying new product opportunities that require the use of new process technologies, identifying equipment needs and production capabilities, and providing training.

➤ **Intermediary Relending Program**

The Northeast Nebraska Economic Development District (NENEDD) received in Fiscal Year 2000, a \$750,000 Intermediary Relending Program grant to establish a revolving loan fund. The revolving loan fund will assist small businesses and industries in 14 counties of northeast Nebraska.

➤ **Cooperative Services Program**

Cooperative development in Nebraska progressed for Fiscal Year 2000. Over 20 cooperatives or groups are in the various stages of the cooperative process and formation.

Various federal, state and local agencies work diligently to advance cooperative development in Nebraska. Through a unique partnering effort, a Cooperative Specialist was hired in Fiscal Year 2000 to provide expertise and technical assistance to potential cooperatives across Nebraska. Various staff members from Nebraska USDA Rural Development work to promote cooperative development. In addition, Iowa USDA Rural Development's Director of Cooperative Services dedicated a portion of his time to Nebraska cooperative efforts in Fiscal Year 2000.

-Administrative-

➤ **Partnership For Rural Nebraska (PRN)**

- The PRN's collective mission is "to improve the effective use of resources that support local-based rural development efforts statewide, and to better utilize human and financial resources for rural development".
- Key partners in this cooperative commitment are the State of Nebraska, University of Nebraska, USDA, Nebraska Development Network, and the Nebraska Rural Development Commission.

- The Partnership for Rural Nebraska (PRN) is not an entity or agency.

- The PRN is not a brick and mortar institution.

- The Partnership for Rural Nebraska is a name applied to a "vision" – a vision of local, state and federal groups working together to stretch resources thereby benefiting more Nebraskans; a vision of educating each other on available resources and rural development needs, using educational opportunities such as the Annual Rural Institute, PRN Orientation, etc.; a vision of acquainting Nebraskans and others, of rural development activities and opportunities through the Rural News Bits.

- The PRN is envied by others outside Nebraska.

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